OTCnet

DEPOSITS MADE SIMPLE

BUREAU OF THE FISCAL SERVICE

Chapter 1: Introduction to OTCnet and Overview of Participant User Guide Content

OTCnet Participant User Guide

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Audience, Overview and Topics

Audience

The intended audience for the *Introduction to OTCnet and Overview of OTCnet Participant User Guide Content* includes:

- Administration Users

- Deposit Processing and Reporting Users

- Check Capture, Check Processing and Reporting Users

- Viewers

Overview

Welcome to *Introduction to OTCnet Overview and OTCnet Course Content.* In this chapter, you will learn:

- The introduction to OTCnet

- The overview of OTCnet participant user guide content

Topics

This chapter is organized by the following topics:

1. Introduction to OTCnet

2. Overview of OTCnet Participant User Guide Content

Topic 1. Introduction to OTCnet

Overview

The Bureau of the Fiscal Service (BFS) Over the Counter Revenue Collection Division (OTCD) provides Over the Counter Channel Application (OTCnet) financial services to facilitate the prompt electronic processing and reporting of deposits and transaction activity. OTCnet financial services include retail transactions made at agency offices, face-to-face collection points, and point of sale (POS) locations throughout the US and abroad.

The OTCD oversees the systems, networks, and program infrastructure which enable us to provide world class OTCnet financial services to include the collection of checks, cash and coins transacted at agency POS locations around the globe. The OTCD is responsible for implementing a coordinated government wide strategy for the collection of over the counter transaction and deposit activity (cash, card, check, foreign checks/currency, seized currency), and the transition from paper checks to electronic mechanisms.

OTCnet financial services is a secure web-based system combining the functionality and features of two former applications, Paper Check Conversion Over the Counter (PCC OTC), which electronically processed US checks presented for cashing or payment; and Treasury General Account Deposit Network (TGAnet), which processed US currency, foreign currency cash and foreign check item deposits. OTCnet financial services offers agencies superior customer service and high quality e-commerce solutions for collections and reporting needs.

 OTCnet financial services will:

- Electronically process US checks presented for cashing, payment or deposit

- Process US currency, foreign currency cash and foreign check item deposits

- Automate the collection and settlement process

- Provide online reporting and research capability for reconciliation and inquiries

- Improve deposit history record keeping

OTCnet Elements

OTCnet is comprised of three elements; (1) Administration, (2) Check Capture, Check Processing and Reporting and (3) Deposit Processing and Reporting. The Administration element is a component of the Check Capture, Check Processing and Reporting as well as Deposit Processing and Reporting, as demonstrated in Figure 1 below.

Figure 1. OTCnet Elements
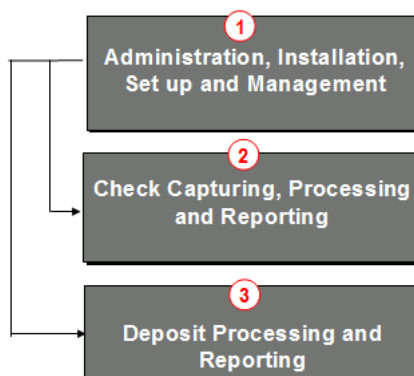
The three elements of OTCnet are defined as follows:

1. **Administration** allows for those with administrative permissions to install, setup users, and manage OTCnet

2. **Deposit Processing:** permits Federal agencies the ability to create and submit deposits for confirmation. This platform also allows for Financial Institutions to confirm those deposits and create adjustments electronically. Deposits can be created for US currency, foreign cash and foreign check items

3. **Check Capturing, Check Processing:** converts personal and business checks into electronic fund transfers. Transactions can be consumer, consumer accounts receivable, and business transactions.

OTCnet Process Flow: Check Capture, Check Processing and Reporting

Check Capture and Check Processing involves converting paper checks received over the counter or through the mail into electronic debits to the check writer's account. The process is highly automated and greatly improves the collection, reconciliation, research and reporting processes associated with Federal Agency check collections.

In OTCnet, your Agency uses a scanner to capture the front and back of each check. In OTCnet Online, the image is available immediately; in OTCnet Offline, the image is stored locally. You can also access Collections Information Repository (CIR) to retrieve deposit information.

Note: CIR is formerly the Transaction Reporting System (TRS).

The captured image of the check is stored for seven years in OTCnet. You can search the check images as well as the check capture and transaction data throughout the CIRA (Check Image and Research Archive) Query feature within OTCnet.

OTCnet sends deposit voucher information to CIR. CIR sends accounting entries with Treasury Account Symbol/Business Event Type Code (TAS/BETC) or Classification Keys (C-Keys) to Central Accounting Reporting System/Government Wide Accounting (CARS/GWA). CARS/GWA invokes Shared Account Module (SAM) to validate, translate or default the TAS/BETC based on the accounting information received on the transaction.

OTCnet sends captured check data to Debit Gateway at the Federal Reserve Bank Cleveland (FRB-C), who then sends the data to the appropriate Financial Institutions (FIs) either through FedACH (personal check) or Check 21 (non-personal check) where the check was written.

FRB-C sends the accounting information to FRB CA$HLINK and makes your reporting information available (eg. SF215 and SF5515) the next business day in OTCnet. FRB CA$HLINK sends the deposit information to TRS (see complete Check Capture and Check Processing and Reporting Process flow in Figure 2 below).

If your Agency uses the Master Verification Database (MVD) (which provides downloads of prior negative check information and blocked items) and is working offline, the information is passed to the agency's Local Verification Database (LVD) when each batch is closed. The LVD is then used to determine the check writer's status and implement your Agency's bad check policy if applicable.

Note: OTCnet only captures TAS strings and C-Keys in Release 1.3 and above.

Figure 2. Check Capture, Check Processing, and Reporting Process Flow
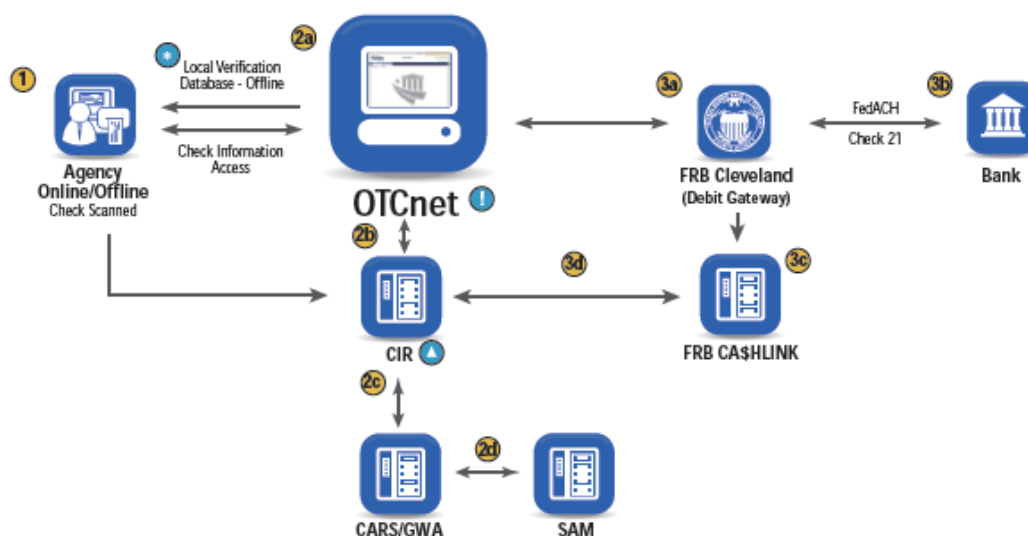
What is ACH?

The ACH Network is a nationwide batch-oriented electronic funds transfer system governed by the NACHA (National Automated Clearing House Association) operating rules which provide for the interbank clearing of electronic payments for participating depository financial institutions. The Federal Reserve and Electronic Payments Network act as ACH Operators, central clearing facilities through which financial institutions transmit or receive ACH entries. ACH payments include:

- Direct Deposit of payroll, Social Security and other government benefits, and tax refunds;
- Direct Payment of consumer bills such as mortgages, loans, utility bills and insurance premiums;
- Business-to-business payments;
- E checks;
- E commerce payments;
- Federal, state and local tax payments.

What is Check 21?

Check 21, also known as 'Check Clearing for the 21st Century' Act, was signed into law on October 28, 2003. Provisions of the law took effect on October 28, 2004. It is important to understand the effects of Check 21 on OTCnet. Check 21 provides the legal framework for the creation of substitute checks, which can be used in place of the original paper document, without an agreement in place with other financial institutions. A substitute check is a paper reproduction of the original check. To meet legal requirements, a substitute check must:

- Contain an image of the front and back of the original check.
- Bear a legend that states, "This is a legal copy of your check. You can use it the same way you would use the original check."
- Display a MICR line containing all information appearing on the MICR line of the original check.
- Conform in paper stock, dimension, and otherwise, with generally applicable industry standards for substitute checks.
- Be suitable for automated processing in the same manner as the original check.

Note: All non-personal items are processed via Check 21.

Overall, this legislation has modernized the nation's check payments system. Check 21 is designed to foster innovation in the payments system and to enhance its efficiency by reducing some of the legal impediments to check truncation. ALL payment instruments are eligible for processing under OTCnet, including Business Checks, Money orders, Treasury checks, Credit card checks, Traveler's checks, Cashier's checks, Official checks, Third-party checks, Payroll checks and checks drawn on state or local government. Check 21 requires financial institutions to accept a substitute check from a presenting institute and grant it equivalent status as the original check, if the substitute check meets prescribed requirements. It also requires a reconverting bank to meet the warranties and indemnities enacted through the legislation and subsequent regulations. Check 21 requires financial institutions to provide education to individual consumers on substitute checks and consumer recredit rights. For more information

on Check 21, visit: http://www.frbservices.org/Retail/Check21.html

Table 1 below identifies acceptable forms of FedACH and Check 21 payment types.

Table 1: FedACH and Check 21

FedACH	Check 21
• Direct Deposit of payroll, Social Security and other government benefits, and tax refunds • Direct Payment of consumer bills such as mortgages, loans, utility bills and insurance premiums • Business-to-business payments • E checks • E commerce payments • Federal, state and local tax payments	• Business Checks • Money Orders • Treasury Checks • Credit Card Checks • Traveler's Checks • Cashier's Checks • Official Checks • Third-party Checks • Payroll Checks • Checks drawn on state or local government • Personal Check (No Notice) • Personal Check (Opt Out)

OTCnet Process Flow: Deposit Reporting

Deposit Processing electronically collects and automates US and Foreign funds which facilitates the classification of Treasury collections on a daily basis.

As shown In Figure 3 below, the Deposit Preparer electronically reports the deposit to Treasury using OTCnet and prints out the OTCnet deposit ticket. The bank deposit ticket, OTCnet deposit ticket, cash, and checks (US and foreign) are taken to your Financial Institution (FI). At the FI, the Deposit Confirmer confirms the deposit, rejects the deposit or creates an adjustment to the deposit using OTCnet.

OTCnet sends commercial deposit voucher information to CIR. CIR receives commercial deposit information from OTCnet for reconciliation and transmits to Treasury Cash Management System (TCMS) for cash concentration purposes. TCMS receives the commercial deposit data from CIR and initiates the cash concentration activity.

Note: CIR is formerly the Transaction Reporting System (TRS).

The Deposit Preparer and Deposit Viewer can access OTCnet to view their deposit ticket information, as well as access reports, receive rejections, and view adjustments.

Figure 3. Deposit Reporting Process Flow
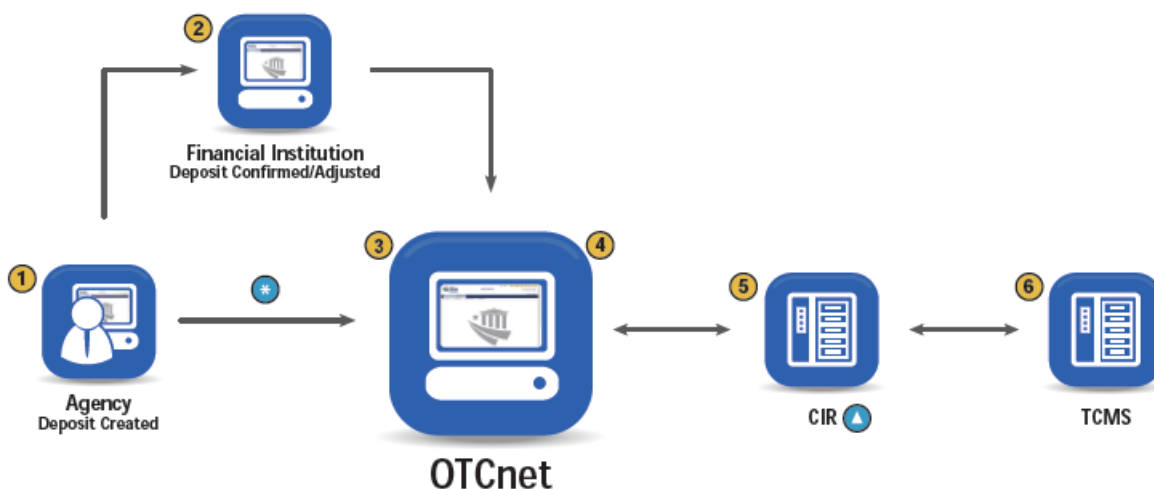
OTCnet End Users

In OTCnet, there are three functional areas which allow users to focus on relevant tasks. The role you will hold is based on the types of tasks you will perform. You may perform tasks that fall under the following functionality of OTCnet; (1) Administration, (2) Check Capture, Processing and Reporting and (3) Deposit Processing and Reporting.

Under Administration, six users with varying degrees of permission can perform administrative duties which include tasks such as user management and system installation activities. They include a Check Capture Administrator, Check Capture Supervisor, Primary Local Security Administrator, Local Security Administrator, Accounting Specialist and Local Accounting Specialist.

For Check Capture, Processing and Reporting access, seven roles have permission to capture checks, process checks, access reports or edit /view the MVD.

Those who carry Deposit Processing and Reporting roles, can create deposits, approve, confirm (reject or adjust), and/or view information. There are a total of five users who can perform these functions. See Figure 4 for details.

Figure 4. User Roles

Administration	Check Capture/ Check Processing and Reporting	Deposit Processing and Reporting
Agency • Check Capture Supervisor • Check Capture Administrator • Accounting Specialist/ Local Accounting Specialist	**Agency** • Check Capture Operator • Check Capture Lead Operator • Check Capture Supervisor • Batch Approver * • Batch Uploader * • Master Verification Database (MVD) Editor • Master Verification Database (MVD) Viewer	**Agency** • Deposit Preparer • Deposit Approver • Viewer
Financial Institution/ Federal Reserve • Primary/ Local Security Administrator		**Financial Institution/ Federal Reserve** • Deposit Confirmer • Viewer

* Considered sub-roles. Assigned to users with existing roles.

OTCnet User Roles Guide for Agencies and Financial Institutions

OTCnet was developed to allow individual users access to be granted specific roles that will enable them to perform the duties they need to carry out their job responsibilities. The following tables illustrate which Check Capture, Check Processing, and Deposit Reporting roles can be combined and assigned to individual Agency and Financial Institution (FI) users.

Table 2: OTCnet Agency and Financial Institution User Roles Guide

OTCnet Agency and Financial Institution User Roles Guide				
Role Name	**Role Description**	**Assignable By**	**Applicable For**	
			Check Capture	**Deposit Reporting**
Accounting Specialist	The agency user in this role is an expert on the organizational structure, reporting needs and accounting rules for their agency. This role will establish and maintain the organizational foundation, accounting data and accounting relationships at the highest level of the agency in OTCnet. This role can also establish, maintain, and view processing options that one or more lower level endpoints will use in OTCnet.	Agency PLSA, LSA		•
Agency Local Security Administrator (LSA)	The agency user in this role will maintain user access to an organization, including assigning/removing user roles and assigning/removing organization hierarchy access. LSAs can also view security reports.	Agency PLSA	•	•
Agency Primary Local Security Administrator (PLSA)	The agency user in this role has the same capabilities as an LSA, with the additional capability of creating and modifying LSAs for their organization. There can only be one PLSA per agency.	FMS OTCnet Customer Support Team	•	•
Agency Manager	The agency user in this role can view/download CIRA CSV reports and ACR Activity reports, run CIRA queries and view other general reports such as the SF215 Deposit Ticket and 5515 Debit Voucher reports. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint.	Agency PLSA, LSA	•	
Batch Approver	The user assigned this role will have the ability to approve a batch either prior to batch upload (from Offline) or when a batch is uploaded/submitted to OTCnet but not yet approved. This permission is granted especially when, in offline mode, a user has configured the terminal to upload a batch upon Batch Close. An example of this permission applies to a Check Capture Operator: though a terminal may be configured to upload upon close, an Operator is able to close a batch but does not inherently have Upload permissions, therefore the user's permissions will override the terminal configuration, and the batch will not be automatically uploaded. Providing this permission along with Batch Uploader allows for the Check Capture Operator to auto-upload the batch upon close. This role should be granted in limited cases at sites where there is a	Agency PLSA, LSA	•	

OTCnet Agency and Financial Institution User Roles Guide				
Role Name	**Role Description**	**Assignable By**	**Applicable For**	
			Check Capture	**Deposit Reporting**
	need for the Operator to perform this function without a Supervisor present. *Note: This role only applies to the Offline version of OTCnet.*			
Batch Uploader	The user assigned this role will have the ability to upload a batch from Offline OTCnet to the online database; this user has no other permissions, and therefore should typically be granted to a Check Capture Operator and Lead Operator. This permission is granted especially when, in offline mode, a user has configured the terminal to upload a batch upon Batch Close. An example of this permission applies to a Check Capture Operator: though a terminal may be configured to upload upon close, an Operator is able to close a batch but does not inherently have Upload permissions, therefore the user's permissions will override the terminal configuration, and the batch will not be automatically uploaded. Providing this permission along with Batch Approver allows for the Check Capture Operator to auto-upload the batch upon close. This role should be granted in limited cases at sites where there is a need for the Operator to perform this function without a Supervisor present. *Note: This role only applies to the Offline version of OTCnet.*	Agency PLSA,LSA	•	
Check Capture Administrator	The agency user in this role has the capability to define and modify the check capture sites as well as manage accounting codes and modify endpoint mappings. For example, this user is able to setup the location policy and location group. Additionally, this user is able to view, modify, and import accounting codes and modify endpoint mappings. This user can also configure the Check Capture functions and perform upgrades of the application as well as has the permission to download user profiles for the site. Furthermore, this user can view checks at the item level or a batch at the summary level classified with multiple accounting codes, view/download CIRA CSV reports and ACR Activity reports, run CIRA queries and view other general reports such as the SF215 Deposit	Agency PLSA,LSA	•	

OTCnet Agency and Financial Institution User Roles Guide				
Role Name	**Role Description**	**Assignable By**	**Applicable For**	
			Check Capture	**Deposit Reporting**
	Ticket and 5515 Debit Voucher reports, as well as view and download Historical reports. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint. Lastly, this user has the permission to download software or firmware to the terminal using the Download Check Capture application permission.			
Check Capture Lead Operator	The agency user in this role will have the ability to scan checks into a batch, view and classify checks at the item level or a batch at the summary level with multiple accounting codes, close a batch, edit a batch, balance check amounts, and enter batch control values during batch closing. Additionally, this user is authorized to accept checks with poor quality, make MICR line corrections, and accept duplicates. This user is not authorized, however, to use out-of-date LVD. This role can establish, maintain, and view processing options for an endpoint pertaining to summary level classification and agency comments.	Agency PLSA,LSA	•	

OTCnet Agency and Financial Institution User Role Guide				
Role Name	**Role Description**	**Assignable By**	**Applicable For**	
			Check Capture	**Deposit Reporting**
Check Capture Operator	The agency user that has the authorization to in scan checks into a batch, view and classify checks at the item level or a batch at the summary level with multiple accounting codes, close a batch, balance check amounts and enter batch control values during batch closing. The agency user can also view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint. Additionally, the user can enter/apply the Accounting Code at the time of scanning checks is established. However, the user does not have authorization to accept duplicates, make MICR corrections, authorize the use of out-of-date LVD, or accept checks with poor quality.	Agency PLSA,LSA	•	
Check Capture Supervisor	The agency user in this role is the most powerful user on the Check Capture site. The user can perform almost all the functions in Check Capture including view and classify checks at the item level or a batch at the summary level, accept duplicates, make MICR corrections, authorize the use of out-of-date LVD, accept checks with poor quality, as well as view, modify, and import accounting codes, and modify endpoint mappings. However, this user does not have any permissions associated with scanning checks. To ensure "checks and balances," scanning checks is reserved for a Check Capture Operator or Lead Operator only. This role can also establish, maintain, and view processing options that one or more lower level endpoints will use in OTCnet.	Agency PLSA,LSA	•	
CIRA Viewer	The agency user in this role can only view organization endpoints and CIRA records. This is the check processing role with the lowest level of access. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint.	Agency PLSA,LSA	•	
Deposit Approver	The agency user in this role will approve the deposit report and submit the information to the TGA financial institution.	Agency PLSA,LSA		•
Deposit Preparer	The agency user in this role prepares the deposit ticket and supporting information for transmission to the TGA financial institution.	Agency PLSA,LSA		•
FPA Viewer	The agency user in this role will only be able to search / view deposit and adjustments, and produce reports from it.	Agency PLSA,LSA		•

OTCnet Agency and Financial Institution User Role Guide				
Role Name	**Role Description**	**Assignable By**	**Applicable For**	
			Check Capture	**Deposit Reporting**
Local Accounting Specialist	The agency user in this role is an expert on the organizational structure, reporting needs and accounting rules for tit's depositing and lower level endpoints. This role will establish, maintain and view the organizational structure, accounting code mappings to individual endpoints, and the processing options that one or more lower level endpoints will use in OTCnet.	Agency PLSA,LSA		•
MVD Editor	The agency user in this role can create, update and read verification records. This role can also download CSV formatted reports, view other general reports such as the 215 Deposit Ticket, 5515 Debit Voucher reports, the ACR Activity report, as well as and view and download Historical reports. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint.	Agency PLSA,LSA	•	
MVD Viewer	The agency user in this role can read CIRA records in addition to read verification records and read block records containing only ABA permissions. This role also has the permission to download CSV formatted reports, view other general reports such as the 215 Deposit Ticket, 5515 Debit Voucher reports, the ACR Activity report, as well as view and download Historical reports. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint.	Agency PLSA,LSA	•	
View Report	The agency user in this role will have access to agency reports with the exception of the CIRA CSV report.	Agency PLSA,LSA	•	•
Deposit Confirmer	The financial institution user in this role will verify the submitted deposit ticket, reject the deposit ticket if necessary, forward the information to the Treasury, and create adjustments, as necessary.	Financial Institution PLSA,LSA		•
FI Viewer	The financial institution user in this role will only be able to search / view deposit and adjustments, view Financial Institution information and produce reports from it.	Financial Institution PLSA,LSA		•
Financial Institution Local Security Administrator (LSA)	The financial institution/federal reserve bank user in this role will maintain user access to an organization, including assigning/removing user roles and assigning/removing organization hierarchy access.	Financial Institution PLSA		•
Financial Institution Primary Local Security Administrator (PLSA)	The financial institution/federal reserve bank user in this role has the same capabilities as an LSA, with the additional capability of creating and modifying LSAs for their organization. There can only be one PLSA per financial institution.	FMS OTCnet Customer Support Team		•
FRB Confirmer	The FRB user in this role will verify the submitted deposit ticket, reject the deposit ticket if necessary, forward the information to the Treasury, and create adjustments as necessary.	Financial Institution PLSA, LSA		•

OTCnet Agency and Financial Institution User Role Guide				
Role Name	**Role Description**	**Assignable By**	**Applicable For**	
			Check Capture	**Deposit Reporting**
FRB Viewer	The FRB user in this role will only be able to search / view deposit and adjustments, view FRB information and produce reports from it.	Financial Institution PLSA,LSA		•

OTCnet Agency Deposit Reporting User Roles Combinations

OTCnet was developed to allow individual users to be granted specific roles that will enable them to perform the duties they need to carry out their job responsibilities. The following tables illustrate which Deposit Reporting and Check Capture roles can be combined and assigned to an individual Agency user. Start by viewing the user roles columns at the top. All cells that contain a "•" in the column denote that the corresponding user role in the row on the left can be assigned to this user role.

Table 3: OTCnet Agency Deposit Processing User Roles

OTCnet Agency Deposit Reporting User Roles							
Deposit Reporting and Check Capture User Roles	**Agency PLSA**	**Agency LSA**	**Accounting Specialist**	**Local Accounting Specialist**	**Deposit Preparer**	**Deposit Approver**	**FPA Viewer**
Agency PLSA	•						•
Agency LSA		•					•
Accounting Specialist			•	•	•	•	•
Local Accounting Specialist			•	•	•	•	•
Deposit Preparer			•	•	•	•	•
Deposit Approver			•	•	•	•	•
FPA Viewer	•	•	•	•	•	•	•
Agency Manager							
CIRA Viewer			•	•	•	•	
View Report			•	•	•	•	
MVD Editor			•	•	•	•	
MVD Viewer	•	•	•	•	•	•	
Check Capture Operator			•	•	•	•	
Check Capture Lead Operator			•	•	•	•	
Check Capture Administrator		•	•	•	•	•	
Check Capture Supervisor			•	•	•	•	

OTCnet Agency Check Capture User Roles

OTCnet was developed to allow individual users to be granted specific roles that will enable them to perform the duties they need to carry out their job responsibilities. The following tables illustrate which Deposit Reporting and Check Capture roles can be combined and assigned to an individual Agency user. Start by viewing the user roles columns at the top. All cells that contain a "•" in the column denote that the corresponding user role in the row on the left can be assigned to this user role.

Table 4: OTCnet Agency Check Capture User Roles

OTCnet Agency Check Capture User Roles											
Deposit Reporting and Check Capture User Roles	Agency Manager	CIRA Viewer	View Report	MVD Editor	MVD Viewer	Check Capture Operator	Check Capture Lead Operator	Check Capture Administrator	Check Capture Supervisor	Batch Approver	Batch Uploader
Agency PLSA					•						
Agency LSA					•			•			
Accounting Specialist		•	•	•	•	•	•	•	•		
Local Accounting Specialist		•	•	•	•	•	•	•	•		
Deposit Preparer		•	•	•	•	•	•	•	•		
Deposit Approver		•	•	•	•	•	•	•	•		
Agency Manager	•			•				•	•		
CIRA Viewer		•	•	•	•	•	•	•	•		
View Report		•	•	•	•	•	•	•	•		
MVD Editor	•	•	•	•	•	•	•	•	•		
MVD Viewer		•	•	•	•	•	•	•	•		
Check Capture Operator		•	•	•	•	•				•	•
Check Capture Lead Operator		•	•	•	•		•	•	•	•	•
Check Capture Administrator	•	•	•	•	•		•	•	•		
Check Capture Supervisor	•	•	•	•	•		•	•	•		
Batch Approver						•	•				
Batch Uploader						•	•				

OTCnet Financial Institution User Roles

OTCnet was developed to allow individual users to be granted specific roles that will enable them to perform the duties they need to carry out their job responsibilities. The table below illustrates which Financial Institution roles can be combined and assigned to an individual Financial Institution user. Start by viewing the user roles columns at the top. All cells that contain a "•" in the column denote that the corresponding user role in the row on the left can be assigned to this user role.

Table 5: OTCnet Financial Institution User Roles

OTCnet Financial Institution User Roles				
Financial Institution Roles	**FI PLSA**	**FI LSA**	**FI Confirmer**	**FI Viewer**
FI PLSA	•			•
FI LSA		•		•
FI Confirmer			•	•
FI Viewer	•	•	•	•

Table 6 provides a breakdown of permissions at the Federal Program Agency level as well as the Financial Institution / Federal Reserve Bank Financial Institution level. They include Primary Local Security Administrator, Local Security Administrator, Accounting Specialist, Local Accounting Specialist, Deposit Preparer, Deposit Approver, Viewer and Deposit Confirmer.

Table 6: Deposit Processing and Reporting Roles

	Federal Program Agency							Financial Institution/ FRB FI			
	PLSA	LSA	Acc Spec	Acc Spec Local	Preparer	Approver	Viewer	PLSA	LSA	Confirmer	Viewer
Add/Update/Delete a User	•	•						•	•		
Reset Password	•	•						•	•		
Manage Own Account	•	•	•	•	•	•	•	•	•	•	•
OTCnet Logon and Homepage	•	•	•	•	•	•	•	•	•	•	•
Create/Modify Deposit					•						
Submit Deposit						•					
Confirm/Reject Deposit										•	
View Deposit/Adjustment Detail					•	•	•			•	•

	Federal Program Agency						Financial Institution/ FRB FI			
	PLSA	LSA	Acc Spec	Acc Spec Local	Preparer	Approver	Viewer	PLSA	LSA	Confirmer	Viewer
Search Deposit/ Adjustment					•	•	•			•	•
Create Deposit/ Adjustment										•	
Create Return Item Adjustment										•	
Modify Organization Hierarchy			•	•							
Delete Organization Hierarchy			•	•							
View Organization Hierarchy			•	•							
Search Organization Hierarchy			•	•							
Modify Accounting Codes			•								
Import Accounting Codes			•								
View Accounting Codes			•	•							
Modify Endpoint Mappings			•	•							
Modify Custom Labels			•								
View Custom Labels			•	•							
Modify Processing Options			•	•							
View Processing Options			•	•							
Modify User Defined Fields			•								
View user Defined Fields			•	•							
View Financial Institutions										•	•
View Business Reports			•	•	•	•	•			•	•
View Security Reports	•	•						•	•		
View Administrative Reports					•	•	•			•	•
Read/View Audit Log	•	•									

Table 7 specifies OTCnet Check Capture roles and permissions at the Agency level. They include the Check Capture Operator, Check Capture Lead Operator, Check Capture Administrator and Check Capture Supervisor roles.

Table 7: Check Capture Roles

	Federal Program Agency						Online/Offline
	Check Capture Operator	Check Capture Lead Operator	Check Capture Administrator	Check Capture Supervisor	* Batch Approver	* Batch Uploader	
Authorize Duplicates				•			Online/Offline
Authorize MICR Correction				•			Online/Offline
Authorize Poor Image Quality							Online/Offline
Balance Check Amounts		•		•			Online/Offline
Change Batch Control Values	•	•		•			Online/Offline
Change Batch Status				•			Online/Offline
Close Batch	•	•		•			Online/Offline
Edit Batch		•		•			Online/Offline
Change Mode	•	•					Online/Offline
Configure Check Capture System (settings)			•	•			Online/Offline
View Check Capture System Configuration	•	•	•	•			Online/Offline
Configure Batch Manager	•	•	•	•			Online/Offline
Override Verification				•			Online/Offline
Process Transactions (Scan Checks)	•	•					Online/Offline
Approve/Submit Batch				•	•		Online/Offline
View Batch List	•	•	•	•			Online/Offline
Void Item During Balancing				•	•		Online/Offline
Void Transaction				•	•		Online/Offline
Check Capture System Maintenance (Upgrade Scanner Firmware)			•	•			Online/Offline

	Federal Program Agency						
	Check Capture Operator	Check Capture Lead Operator	Check Capture Administrator	Check Capture Supervisor	* Batch Approver	* Batch Uploader	Online/Offline
Check Capture System Maintenance (Upgrade Application from Online)			•	•			Offline
Check Capture System Maintenance (Upgrade Form from Online)			•	•			Offline
Upload Batch				•		•	Offline
Acknowledge Batch				•		•	Offline
Recover From Secondary Storage				•			Offline
Reset LVD			•	•			Offline
Update LVD		•		•			Offline
Authorize Old Verification				•			Offline
Create and Download Initialization File			•				Online
Startup of OTCnet Offline Application Server	•	•	•	•	•	•	Offline
Upgrade Offline OTCnet Version	•	•		•			Offline
Modify Classify Batch	•	•		•			Online/Offline
View Classify Batch	•	•	•	•			Online/Offline
Modify Classify Item	•	•		•			Online/Offline
View Classify Item	•	•	•	•			Online/Offline
Download Check Capture Application			•	•			Offline
View Activity Log	•	•					Offline
Read/View Audit Check Capture Module (Partial – Access User's Own Activities Only)			•				Offline
Manage Users			•				Offline
Download User Profiles			•				Offline
Update User			•				Offline

	Federal Program Agency						
	Check Capture Operator	Check Capture Lead Operator	Check Capture Administrator	Check Capture Supervisor	* Batch Approver	* Batch Uploader	Online/Offline
Profiles							
Download OTC Endpoints			•	•			Offline
Update OTC Endpoints (Offline)							
* Considered sub-roles. Assigned to users with existing roles.							

The final table below shows the OTCnet Check Processing and Reporting user roles and their associated permissions. Table 8 provides a breakdown of permissions at the Agency level. They include the Check Capture Operator, Check Capture Lead Operator, Check Capture Administrator, Check Capture Supervisor, MVD Editor and MVD Viewer roles.

Table 8: Check Processing and Reporting

	Federal Program Agency									
	Agency Manager	Check Capture Operator	Check Capture Lead Operator	Check Capture Administrator	Check Capture Supervisor	* CIRA Viewer	* View Reports	MVD Editor	MVD Viewer	* Batch Approver
Manage Own Account	•	•	•	•	•	•		•	•	
OTCnet Logon and Homepage	•	•	•	•	•	•		•	•	
Modify Organization Hierarchy				•	•					
Delete Organization Hierarchy				•	•					
View organization Hierarchy	•	•	•	•	•	•		•	•	
Search Organization	•	•	•	•	•	•		•	•	
Modify Accounting Codes				•	•					
Import Accounting Codes				•	•					
View Accounting Codes				•	•					
Modify Endpoint Mappings				•	•					
Create/Modify Verification Records								•		
View Verification Records								•	•	
Read Block Record Containing Only an ABA								•	•	
Create/Modify Check Capture Site				•						

	Federal Program Agency									
	Agency Manager	Check Capture Operator	Check Capture Lead Operator	Check Capture Administrator	Check Capture Supervisor	* CIRA Viewer	* View Reports	MVD Editor	MVD Viewer	* Batch Approver
Download Firmware /OTCnet Application				•						
View CIRA	•					•		•	•	
Read/View Audit Admin (Partial)				•						
Read/View Audit Check Capture				•						
Read/View Audit Check Capture Module (Partial)					•					
Read/View Audit Check Capture Module (Partial – User's Own Activity)		•	•							
Read CIRA CSV Report	•			•				•	•	
Read Deposit Ticket Report	•			•			•	•	•	
Read Debit Voucher Report	•			•			•	•	•	
Read General Agency Reports (Agency CIRA Report, LVD Contents Report, Organization Hierarchy Report, FMS Statistical Report	•			•			•	•	•	
Download CIRA CSV Historical Report	•			•			•	•	•	
ACR Activity Report							•	•	•	

	Federal Program Agency									
	Agency Manager	Check Capture Operator	Check Capture Lead Operator	Check Capture Administrator	Check Capture Supervisor	* CIRA Viewer	* View Reports	MVD Editor	MVD Viewer	* Batch Approver
Modify Summary level Classification Flag			•		•					
View Summary Level Classification Flag	•	•	•	•		•		•	•	
Edit Agency Comments			•		•					
View Agency Comments	•	•	•	•		•		•	•	
Modify Processing Options			•							
* Considered sub-roles. Assigned to users with existing roles										

Topic 2. Overview of OTCnet Participant User Guide Content

Introduction

This OTCnet Participant User Guide is intended to provide you with the skills you need to use OTCnet, a system by which users can capture and process checks, and/or process deposits. Users with appropriate permissions can install, setup, and manage OTCnet.

The Participant User Guide can be used independent of, or in conjunction with, the OTCnet Web-based Training (WBT) or Instructor-led Training (ILT). In addition to the User Guides, you may choose to use the Job Aids which provide you with a "quick tips" reference for creating agency hierarchy, establishing depositing endpoints, processing options etc, for Deposit Processing as well as a reference for configuring Check Processing settings. Both the Participant User Guides and Job Aids are accessible through the OTCnet web site, OTCnet Application Help link site, or through the Library button located within the WBT.

The Participant User Guides offer a series of 31 function related Chapters with individual topics for Administration, Deposit Processing and Check Capture and Processing. Each OTCnet Participant User Guide topic includes a textual description of the task addressed, with screenshots as necessary, and a section providing step-by-step instructions for completing the task.

Each chapter contains additional space designated for note-taking. Although separated by segment, the User Guides may be printed individually, or as one complete manual. You are not required to complete all 31 Chapters, but it is highly encouraged that you access the Chapters that pertain to your user role.

Administration Participant User Guide

Eight Chapters make up the Administration Participant User Guide. These include Check Capture, Check Processing and Deposit Processing Administrative functionality. Table 9 describes the related concepts covered in each Chapter:

Table 9. Administration Chapters

Chapter	Description
1. Introduction to OTCnet and Overview of OTCnet Participant User Guide Content	In this chapter, you will learn about the background of OTCnet, the element and process flows that make up OTCnet as well as overview of the Participant User Guides.
2. Accessing and Navigating OTCnet	In this chapter, you will learn how to log on, establish security settings and how to use the OTCnet Main Page.

Chapter Cont'd	**Description Cont'd**
3. Managing User Accounts	In this chapter, you will learn how to create a user account, update a user account, and assign user privileges
4. Managing Your Agency's Hierarchy and Configuring Accounting Codes and Endpoint Mappings	In this chapter, you will learn how to create a hierarchy, designate an OTC Endpoint, establish a Financial Institution relationship, designate a check capture location, create, import and view accounting codes, and map accounting codes to OTC Endpoints.
5. Configuring Deposit Processing Settings	In this chapter, you will learn how to; establish processing options and custom field labels; and modifying a user defined field.
6. Viewing Financial Institutions	In this chapter, you will learn how to view Financial Institution details.
7. Configuring Check Processing Settings	In this chapter, you will learn how to set up, modify and view a terminal configuration, view an audit log and download firmware.
8. Installing Scanner and Offline Functions	In this chapter, you will learn how to a properly install offline check capturing software; manage offline check capturing; set up scanners; and configure check capture settings in offline mode.

In addition to the Participant User Guides, the OTCnet Job Aids walk an Administrator through the steps to setting up an organizational hierarchy and Check Capture and Processing Administrative settings. These may be used in conjunction with the eight Administration Chapters reviewed above.

Deposit Processing and Reporting Participant User Guide

10 Chapters make up the Deposit Processing and Reporting Participant User Guide. Table 10 describes the related concepts covered in each Chapter:

Table 10. Deposit Processing Chapters

Chapter	Description
1. Introduction to OTCnet and Overview of OTCnet Participant User Guide Content	In this chapter, you will learn about the background of OTCnet, the element and process flows that make up OTCnet as well as overview of the Participant User Guides.
2. Accessing and Navigating OTCnet	In this chapter, you will learn how to log on, establish security settings and how to use the OTCnet Main Page.
3. Creating and Modifying Deposits	In this chapter, you will learn how to create and modify deposits.
4. Searching for Deposits	In this chapter, you will learn how to search for and download deposits.
5. Approving Deposits or Returning Deposits to Draft	In this chapter, you will learn how to approve deposits or return deposits to draft.
6. Confirming, Rejecting or Adjusting Deposits	In this chapter, you will learn how to confirm deposits, adjust deposits, or apply a credit/ debit adjustment for US Currency and Foreign Check Items.
7. Managing Adjustments	In this chapter, you will learn how to create a returned item adjustment for US Currency and Foreign Check Items.
8. Searching Adjustments	In this chapter, you will learn how to search and download adjustments.
9. Viewing Reports	In this chapter, you will learn how to view and pull administrative and business reports.
10. Viewing Deposits	In this chapter, you will learn how to view deposit drafts, deposits awaiting approval, confirmed deposits, deposit adjustments, rejected deposit details, submitted deposits and how to download vouchers.

Check Capture, Check Processing and Reporting Participant User Guide

13 Chapters make up the Check Capture, Check Processing and Reporting Participant User Guide. Table 11 describes the related concepts covered in each Chapter:

Table 11. Check Capture and Check Processing Chapters

Chapter	Description
1. Introduction to OTCnet and Overview of OTCnet Participant User Guide Content	In this chapter, you will learn about the background of OTCnet, the element and process flows that make up OTCnet as well as overview of the Participant User Guides.
2. Installation Requirements	In this chapter, you will learn how to prepare your system to use OTCnet and how to use OTCnet's check capture components.
3. Accessing and Navigating OTCnet	In this chapter, you will learn how to log on, establish security settings and how to use the OTCnet Main Page.
4. Capturing and Managing Checks Online	In this chapter, you will learn how to capture/ recapture a check online; choose an appropriate check processing method and type; correct a MICR line; resolve a duplicate check; void a check; view a check batch list; perform batch control/batch balancing; close a batch; transmit a batch; activate/deactivate a batch; manually close/upload/acknowledge a batch; edit a captured check; and print a receipt.
5. Correcting Scanned Checks	In this chapter, you will learn how to edit a check item and how to correct a Magnetic Ink Character Recognition (MICR) codeline.
6. Managing Verification Records (MVD/LVD)	In this chapter, you will learn how to create, edit and search for a Master Verification Database (MVD) record.
7. Capturing and Managing Checks Offline	In this chapter, you will learn how to log on to offline; software components; capture/ recapture a check offline; choose an appropriate check processing method and type; correct a MICR line, resolve a duplicate check; void a check; manage batch list; perform batch control/ batch balancing; close a batch; transmit a batch; activate/ deactivate a batch; manually close/upload/acknowledge a batch; edit a captured check; and print a receipt.

8. Reporting on Scanned Checks	In this chapter, you will access and run reports, query checks, and view a search result.
9. Troubleshooting	In this chapter, you will learn how to acquire and regain user access and passwords, as well as resolve problems transmitting and closing a batch. Additionally, you will understand who to contact for access and scanner issues. This Chapter will help you to decipher OTCnet error messages and how to refill the 'Electronically Processed' hand stamp if applicable.
10. Appendix	In this chapter, you will understand administrative detail for cost, paperwork, policy, training and customer service, as well as password requirements and security guidance.

This chapter also describes how to resolve check issues, return equipment procedure and offers information about using CIRA and the MVD. |
11. RDM Scanner Appendix	In this chapter, you will learn how to properly scan a check using the RDM scanner, maintain your scanner and contact the scanner support help desk.
12. Panini Scanner Appendix	In this chapter, you will learn how to properly scan a check using the Panini scanner, maintain your scanner and contact the scanner support help desk.
13. Queue Interface	In this chapter, you will learn how the queue interfacing functionality is used (if applicable to your Agency).

Summary

In this chapter, you learned about:

- The Introduction to OTCnet

- The Overview of OTCnet Participant User Guide Content

In the next module, you will learn how to access and navigate OTCnet.

Notes

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Glossary

A

Access Groups by Users Report - This report displays the roles and the corresponding access groups of the role for a particular OTCnet user. The role assigns the permissions (functions/features) that a user has access to in OTCnet. The access group governs the OTC Endpoint(s) and the data that a user has permission to access.

Accounting Code - A unique agency classification code assigned to a transaction, which identifies the FRB Account Key that is used within the Federal Reserve. In check capture, it is a method of grouping individual check transactions into certain classifications. In deposit reporting, the classification is being done at a voucher level, where a voucher is being classified with one or many agency defined accounting codes or TAS.

Accounting Code Description - A brief explanation that provides further detail about an accounting code.

Accounting Code Name - The title of the accounting code.

Accounting Key - The account number assigned to a deposit when it is submitted to FRB CA$HLINK. The FRB Account Key is used by FRB CASHLINK in combination with the RTN to determine the appropriate CAN. The FRB Account Key is similar to the CAN, but is only used for FRB financial activity.

Accounting Specialist - A user who is an expert on the organizational structure, reporting needs and accounting rules for their agency. This role will establish and maintain the organizational foundation, accounting data and accounting relationships at the highest level of the agency in OTCnet. This role can also establish, maintain, and view processing options that one or more lower level endpoints will use in OTCnet.

Acknowledged Batch Status – Indicates the batch was transmitted and fully processed by the OTCnet server without error.

Acknowledged Error Batch Status – Indicates the acknowledge batch process experienced system errors and the acknowledgment was unsuccessful, or a user selected to cancel the batch acknowledgment which resulted in a batch being updated to Acknowledgment Error.

ACR Activity Report - A check processing business report that allows you to view detailed information about transactions that were adjusted, corrected, or reversed/rescinded. Users can generate a report that covers a maximum period of 45 calendar days.

Activity Type - The parameter indicates if a User Defined Field (UDF) is used for capturing custom agency information for a deposit or during classifying the deposit with accounting codes. OTCnet allows for the creation of three UDFs for the deposit activity, and two UDFs for the deposit accounting subtotals activity.

Adjustment Activity (FI) Report - A business report that allows you to view adjustments made by your financial institution (FI).

Adjustment Activity (FRB) Report - A business report that allows you view adjustments made by your Federal Reserve Bank (FRB).

Adjustments by OTC Endpoints Report - A business report that allows you to view adjustments made by Agency Location Code (ALC) and Adjustment Types (Credit, Debit or Return Item Adjustments). An adjustment was created when a deposit ticket has been received by a financial institution and the amount of the deposit does not match the deposit amount reported on the deposit ticket.

Agency CIRA Report - A check processing business report that allows you to view the batch level transaction activity for a specified OTC Endpoint. A user can filter the report by Received Date, Capture Date, Batch ID, or Check Capture Operator.

Agency Contact - A person designated by an agency as the primary contact regarding deposit-related matters.

Agency Information - The optional comments or instructions, receipt processing dates, alternate agency contact, and internal control number for your deposit.

Agency Location Code (ALC) - A numeric symbol identifying the agency accounting and/or reporting office.

Agency Location Code plus 2 (ALC+2) - The agency location code plus a unique two digit number that is used in OTCnet to identify a cashflow at a location within an ALC. This plus two digits accommodates the fact that one ALC can represent many locations, and allows the agency to identify those locations specifically.

Agency Manager - A user that has authorization to view and download CIRA CSV reports and ACR Activity reports, run CIRA queries and view other general reports such as the SF215 Deposit Ticket and 5515 Debit Voucher reports, as well as view and download Historical Reports. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint.

Alternate Agency Contact – A person designated by an agency as the secondary contact regarding deposit-related matters.

American Bankers Association (ABA) - (also known as **Bank Routing Number**) A routing transit number (RTN), routing number, or ABA number is a nine-digit bank code, used in the United States, which appears on the bottom of negotiable instruments such as checks identifying the financial institution on which it was drawn.

Approved Batch Status - Indicates that the batch is ready for settlement (online only). Indicates that the batch is ready for upload and settlement (offline only).

Audit Log - A table that records all interactions between the user and OTCnet Deposit Reporting, Check Capture, Check Processing, administrative actions and other processes that

take place in the application. Some entries also contain before and after values for actions completed. The audit log is available for download to a *comma separated value report (CSV)* and opened in a spreadsheet program or available to print in a formatted audit log report.

Automated Clearing House - A computerized network used by member financial institutions to process payment orders in machine readable form. ACH processes both credit and debit transactions between financial institutions in batches. ACH items are settled electronically and do not require an image.

Awaiting Approval (AWAP) - A deposit that is waiting for deposit confirmation by a Deposit Approver.

B

Back Office Processing Method - Indicates that a customer presented a check in person, but the check is being scanned in a controlled back-office environment away from the customer.

Batch - A file containing the transaction information and tiff images (collection of scanned checks) of one or more checks, which will be sent for settlement.

Batch Approver - An agency user that has the authorization to approve a batch either prior to batch upload from OTCnet Offline or when a batch is uploaded/submitted to OTCnet Online but not yet approved. The Batch Approver permission must be applied to either a Check Capture Lead Operator or Check Capture Operator roles and allows the operators to approve batches that they have created. This role should be granted in limited cases at sites where there is a need for the operator to perform this function without a Check Capture Supervisor present.

Batch Control/Batch Balancing - An optional feature (which can be configured to be mandatory) that agencies can use as a batch balancing tool to perform checks and balances on the number of checks that have been scanned, and ensure their respective dollar amounts and check number totals have been accurately entered. The functionality is available for both single item mode and batch mode.

Batch ID - The unique number assigned to a batch by OTCnet.

Batch List Report - A report that contains transaction information for each batch item, including the Individual Reference Number (IRN), Item Type, ABA Number, Account Number, Check Number, and Amount.

Batch Status - Reflects the current state of a batch during processing, transmission, and settlement. The batch states for OTCnet Online are Open, Closed, Approved, and Forwarded. The batch states for OTCnet Offline are Open, Closed, Approved, Sending, Sent, Acknowledged, Send Error, and Acknowledgment Error (offline only).

Batch Uploader - An agency user that has the authorization to upload a batch from OTCnet Offline to the online database. The Batch Uploader permission must be applied to either a Check Capture Lead Operator or Check Capture Operator roles and allows the operators to auto-upload the batch upon close (if terminal is configured to do so), or upload approved

batches. This role should be granted in limited cases at sites where there is a need for the operator to perform this function without a Check Capture Supervisor present.

Blocked - A customer may no longer present checks for a specific ABA number and account number due to manual entry by authorized persons into the MVD rather than the result of a failed transaction. If desired, an authorized user can edit the transactional record to a clear status.

Bureau of the Fiscal Service (FS) - (formerly FMS) The bureau of the United States Department of Treasury that provides central payment services to federal agencies, operates the federal government's collections and deposit systems, provides government wide accounting and reporting services, and manages the collection of delinquent debt owed to the government.

Business Event Type Code (BETC) - A code used in the CARS/GWA system to indicate the type of activity being reported, such as payments, collections, borrowings, etc. This code must accompany the Treasury Account Symbol (TAS).

C

CA$HLINK II - An electronic cash concentration, financial information, and data warehouse system used to manage the collection of U.S. government funds and to provide deposit information to Federal agencies.

CA$HLINK II Account Number (CAN) - The account number assigned to a deposit when it is submitted to CA$HLINK II.

Capture Date - The calendar date and time the payment is processed by the agency.

Cashier ID - The ID of the user that created the transaction.

Central Accounting Reporting System (CARS) – (formerly GWA) The system that addresses the central accounting and reporting functions and processes associated with budget execution, accountability, and cash/other asset management. This includes the collection and dissemination of financial management and accounting information from and to federal program agencies.

Central Image and Research Archive (CIRA) - The Central Image Research Archive (CIRA) is an image archive of all items processed in the OTCnet System.

Characteristics - The properties of a user, organization, deposit, or financial institution.

Check 21 - Provides the legal framework for the creation of substitute checks which can be used in place of the original paper document, without an agreement in place with other financial institutions. A substitute check is a paper reproduction of the original check. Check 21 items require an image before they can settle. Check 21 is also referred to as check truncation.

Check Amount - The dollar amount of the check.

Check Capture – The component of OTCnet used to process scan images of checks and money orders through OTCnet for the electronic deposit of checks and money orders at financial institutions. Check capture can be done online through the internet, or offline through the user's desktop.

Check Capture Administrator - An agency user that has the authorization to define and modify the check capture sites; to manage accounting codes; to modify endpoint mappings; to configure Check Capture functions and perform upgrades of the application; to create and download user profiles; as well as download software or firmware to the terminal using the Download Check Capture application permission. Furthermore, this user can view checks at the item level or a batch at the summary level classified with multiple accounting codes, view/download CIRA CSV reports and ACR Activity reports, run CIRA queries and view other general reports such as the SF215 Deposit Ticket and 5515 Debit Voucher reports, as well as view and download Historical Reports. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint. Lastly, this user has the ability to create the CCA offline user logon profile using OTCnet online.

Check Capture Lead Operator - An agency user that has the authorization to in scan checks into a batch, view and classify checks at the item level or batch at the summary level with multiple accounting codes, close a batch, edit a batch, balance check amounts, and enter batch control values during batch closing. Additionally, the user is authorized to accept checks with poor quality, make MICR line corrections, and accept duplicate checks. This user is not authorized; however, to use an out-of-date LVD. This role can also establish, maintain, and view processing options for an endpoint pertaining to summary level classification and agency comments.

Check Capture Offline – A web-based functionality in the offline Check Capture application that resides in the user's desktop for capturing check images for the electronic deposit of checks and money orders.   The check transactions are stored within a local database, and the check information will need to be uploaded to OTCnet server when there is internet connectivity before they can be deposited for settlement.

Check Capture Online – A web-based functionality within OTCnet to allow agencies users to process scanned images of checks and money orders for the electronic deposit of checks and money orders at financial institutions. The check transactions are directly saved to the OTCnet online database, and no upload of batches of checks are needed.

Check Capture Operator - An agency user that has the authorization to perform only very minimal Check Capture activities. This user has authorization to scan checks into a batch view and classify checks at the item level or a batch at the summary level with multiple accounting codes, close a batch, balance check amounts and enter batch control values during batch closing. The agency user can also view is an endpoint is designated for summary level classification, and the agency comments associated to an endpoint. Additionally, the user can enter/apply the Accounting Code at the time of scanning checks is established. This user does not have authorization to accept duplicates, make MICR corrections, authorize the use of out-of-date LVD, or accept checks with poor quality.

Check Capture Supervisor - An agency user that has the authorization to perform almost all the functions on the Check Capture including view and classify checks at the item level or a batch at the summary level with multiple accounting codes, accept duplicates (not

recommended), make MICR corrections, authorize the use of out-of-date LVD, and accept checks with poor quality as well as view, modify, import, and modify endpoint mappings. This role can also establish, maintain, and view processing options for an endpoint pertaining to summary level classification and agency comments.

Check Image Report - A check processing business report that allows you to view the front and back images of a check for an Individual Reference Number (IRN) that you request.

Check Number - The printed number of the check writer's check.

CIRA CSV Historical Report - A check processing business report that allows you to query check records that are associated with batches that have been forwarded for settlement more than 18 months ago. The exported comma separated value report (CSV) data can be used to import into other applications within an agency.

CIRA CSV Report - A check processing business report that allows you to export data based on a query to a comma separated value report (CSV). The exported data can be used to import into other applications within an agency.

CIRA Viewer - A user that has authorization to view CIRA records and download CSV files. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint.

Classification Key (C-Key) - A unique agency accounting code assigned to a transaction. Agencies establish C-Keys in SAM for collection transactions that will be used to derive the appropriate values of TAS-BETC(s).

Clear - Indicates that a customer may present checks for a specific ABA Number and Account Number, because the prior restrictions on the individual's check payments have been removed. Note: Manually cleared items are permanently cleared. If a transaction is cleared in error, manual suspend, block or deny records need to be created in its place to prevent transactions.

Closed Batch Status - Indicates the batch is closed and no new checks may be scanned into that batch.

Collections Information Repository (CIR)- (formerly TRS) A collections reporting tool, supplying the latest information on deposits and detail of collections transactions to federal agencies. The system will allow financial transaction information from all collections systems and settlement mechanisms to be exchanged in a single system.

Comma Separated Values (CSV) - A computer data file used for storage of data structured in a table form. Each line in the CSV file corresponds to a row in the table. Within a line, fields are separated by commas, each field belonging to one table column.

Confirmed - A deposit that has been reviewed and then confirmed by a financial institution or FRB.

Cost Center Work Unit (CCWU) – A Federal Reserve cost center work unit that processing the FRB deposits and adjustments. It is normally abbreviated as CCWU, and provided only on non-commercial (FRB settled) transactions. Debits and credits processed by FRB Cleveland will be

noted with the CCWU number 9910 on the daily accounting statement agencies receive from the Federal Reserve Bank.

Custom Label - Text defined by OTCnet that describes a level in the organization hierarchy, the internal control number, or agency accounting code.

Customer Not Present Processing Method - The processing method selected in OTCnet when processing a check that has been presented by a check writer who is not present at the agency location i.e., mail.

Customer Present Processing Method - The processing method used in the OTCnet when the check writer is presenting the check in person.

D

Daily Voucher Report - A business report that allows you to view the daily voucher extract.

Data Type - The type of data that should be entered for a user defined field.

Date of Deposit - The date, prior to established cut off times, the user transmits a batch of checks and money orders through check capture, or the date the agency sends the physical negotiable instruments to the financial institution.

Debit Gateway - The financial settlement program that is responsible for the presenting and settling of payment transactions acquired through the OTCnet application. The Debit Gateway receives a transaction file from OTCnet and determines the proper path for settlement of each item. Items are either converted to ACH for direct automated clearing house debit, or are included in an image cash letter, which is sent to the Check 21 system for presentment to paying banks. Once the file is processed, the Debit Gateway sends a Response Processing File (RPF) to OTCnet with the status of each of the items.

Demand Deposit Account (DDA) - The account at a financial institution where an organization deposits collections.

Denied - Indicates that OTCnet system permanently denies an individual from cashing a check through OTCnet based on the combination of ABA number, account number, and User Defined Field 1. User Defined Field 1 is usually the SSN number of an individual.

Deny Date - Indicates when the verification record (MVD/LVD) expires, and OTCnet can start accepting checks that will be presented by a check writer that has previously presented a bad check. The Deny Date is calculated based on suspension periods configured in the Check Cashing policy of an OTC Endpoint.

Deposit - A collection of over-the-counter receipts deposited to a Treasury General Account for credit.

Deposit Activity (FI) Report - A business report that allows the financial institution to view deposits submitted to its location.

Deposit Activity (FRB) Report - A business report that allows you to view deposits submitted to your FRB.

Deposit Approver - A user who has authorization to review and submit deposits to a financial institution.

Deposit Confirmer - A user at a financial institution that has authorization to verify the accuracy of deposits received from an agency.

Deposit History by Status Report - A business report that allows you to view deposits by status.

Deposit Information - The attributes that define a deposit: deposit status, voucher number, deposit endpoint, ALC, voucher date, deposit total, check/money order subtotal, currency subtotal, and subtotals by accounting code.

Deposit Preparer - A user that has authorization to prepare and save deposits for approval to a Deposit Approver.

Deposit Total - The total amount of over-the-counter receipts included in the deposit.

Deposits by Accounting Code Report - A business report that allows you to view deposits by accounting code.

Deposits by OTC Endpoint Report - A business report that allows you to view deposits by OTC Endpoint.

Display Order Number - The order in which user defined fields (UDFs) should be displayed.
Draft - A deposit that is saved for modification at a later date by a Deposit Preparer.

F

Failed - The item was unable to be processed and/or settled by Treasury/BFS. These are item that could not be collected such as foreign items or possible duplicate items. These items are not included on your 215 Report.

Federal Program Agency - A permanent or semi-permanent organization of government that is responsible for the oversight and administration of specific functions.

Federal Reserve Bank (FRB) - A Federal Reserve Bank is one of twelve regulatory bodies throughout the United States that make up the Federal Reserve System. Each Bank is given power over commercial and savings banks in its area and is charged with making sure that those banks comply with any and all rules and regulations.

Federal Reserve Bank-Cleveland (FRB-C) - FRB-C serves as the conduit for settlement of transactions originating from the OTCnet application. FRB-C is responsible for receiving the transaction data from OTCnet via forward file, and performing check clearing/transaction settlement as the 'debit gateway'.

Federal Reserve System's Automated Clearing House (ACH) System - Enables debits and credits to be sent electronically between depository financial institutions.

Financial Institution (FI) - A bank, designated by the Treasury and a Treasury General Account (TGA) of International Treasury General Account (ITGA), which collects funds to be deposited in the Treasury General Account. These banks also include the Federal Reserve Bank (FRB).

Financial Institution Information - The name, address, routing transit number, and the demand deposit account number of a financial institution.

Firmware - A release used for initial download or upgrades to the scanner software that allows a scanner to be used on a terminal. The firmware versions also contains a series of other back-end installation files that should be installed on a terminal to enable it to be used for Check Capture in OTCnet.

Fiscal Year - A 12-month period for which an organization plans the use of its funds.

FMS Statistical Report - A check processing administration report that allows you to view statistical details for an OTC Endpoint. The report includes statistical information regarding the total transactions, overall success rate, total returns sent back to the agency, and total returns received. The report is searchable for a duration of up to 15 days.

Forwarded Batch Status - Indicates the batch has been sent to Debit Gateway to initiate the settlement process.

Forwarded File - A term that is assigned to a file that contains the check transactions that is send from channel applications, such as OTCnet or ECP, to Debit Gateway for settlement purposes.

Franker - An internal stamp unit that stamps a check with "Electronically Processed" after the check is processed and scanned. Franker availability is based on the model of your scanner.

Franking - The process of stamping a check processed through Check Capture. The stamp indicates that the check was electronically processed.

H

Highest Level Organization - The primary level of the organization hierarchy.

I

IBM Tivoli Identity Manager (ITIM) - Refers to FMS's Enterprise provisioning tool for user account and identity management.

Individual Reference Number (IRN) - The auto-generated unique number used in OTCnet to identify Check Capture transactions.

Input Length Maximum - The maximum number of characters that may be entered in a user defined field.

Input Length Minimum - The minimum number of characters that may be entered in a user defined field.

Internal Control Number - A customizable field for agency use to further describe a deposit.

Item Detail Report - A report that contains the information about an individual item (check) associated with a batch. The report print-out will contain MICR information, data entered about the check, and an image of the check obtained during scanning.

Item Type - Indicates whether the check presented is a personal or business check. This determines whether the check is handled through Check 21 (non-personal) or FedACH (personal).

L

Local Accounting Specialist - A user who is an expert on the organizational structure, reporting needs and accounting rules for their depositing endpoint and its lower level OTC Endpoints. This role will establish, maintain, and view the organizational structure, accounting code mappings to individual endpoints, and the processing options that one or more lower level OTC Endpoints will use in OTCnet.

Local Security Administrator (LSA) - An agency or financial institution/federal reserve bank user who has authorization to maintain user access to an organization, including assigning/removing user roles and assigning/removing organization hierarchy access. This user is also able to request and create users for the organization.

Local Verification Database (LVD) - A database (specific to the endpoint using OTCnet) that is downloaded from OTCnet and stored locally on the agencies network, which replicates the information found in the Master Verification Database (MVD).

Lower Level Organization - Any organization created below the highest level organization.

LVD Contents Report - A check processing business report that allows you to view the contents of a Local Verification Database (LVD) for a given OTC Endpoint.

M

Magnetic Ink Character Recognition (MICR) - Digital characters on the bottom edge of a paper check containing the issuing bank's ABA number and account number. The check number may also be included.

 Master Verification Database (MVD) - It is an online database specific to the agency that maintains the agency hierarchy check cashing policy, information on bad check writers, and manually entered blocked items based on an agency's policy. Bad check information is accumulated in the MVD as agencies process checks through Check Capture. The MVD

provides downloads of dishonored check information and blocked items via the Local Verification Database (LVD) on a daily basis.

MVD Editor - A user that has the authorization to view, edit, and download CIRA records, view verification records, and read blocked records containing only ABA permissions, view other general reports such as the SF215 Deposit Ticket report,5515 Debit Voucher report, the ACR Activity report as well as view and download Historical Reports. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint..

MVD Viewer - A user that has the authorization to view and download CIRA records, view verification records, and read blocked records containing only ABA permissions. This role also has the permission to download CSV formatted reports, view other general reports such as the 215 Deposit Ticket report, 5515 Debit Voucher report, the ACR Activity report, as well as view and download Historical Reports. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint.

N

Non-Personal Item Type - Indicates that the name on check is an organization, or the check is a money order, traveler's check, or third-party check.

Non-Reporting OTC Endpoints Report - A business report that allows you to view OTC Endpoints that have not reported a deposit.

O

Open Batch Status - Indicates the batch is open and accepting new checks.

Organization - The location or level within a Federal Program agency.

Organization Hierarchy - The structure of a Federal Program agency as defined in OTCnet.

Organization Hierarchy Report - A check processing business report that allows you to view the target OTC Endpoint within the context of the current OTC Endpoint.

OTC Collections - Receipts that contain cash, checks, and/or money orders that are collected over-the-counter by organization endpoints in exchange for goods or services.

OTC Endpoint - The endpoint (location) that collects over-the-counter (OTC) receipts and deposits them to the Treasury's General Account.

OTC Endpoint (CHK) - The endpoint (location) setup in OTCnet to use check capture.

OTC Endpoint (TGA) - The endpoint (location) setup in OTCnet to use Deposit Reporting.

OTC Endpoint Mapping - The assignment of accounting codes to an agency's OTC Endpoint, for which a deposit amount can be allocated.

OTCnet Offline - Refers to the over the counter application that provides Check Capture functionality to end users with limited internet connectivity, and provides the capability to upload offline-captured batches to the Online OTCnet application for processing.

OTCnet Online - Refers to the web-based over the counter application that provides Check Capture, Check Processing and Deposit Processing functions to end users (that have constant internet connectivity).

Over the Counter Channel Application (OTCnet) - Refers to the over the counter application that provide Check Capture and Deposit Reporting to end users.

P

Personal Item Type - Indicates that the name on check is an individual's name, not acting as a business.

Personally Identifiable Information (PII) - It is any piece of information which can potentially be used to uniquely identify, contact, or locate a single person or can be used with other sources to uniquely identify a single individual. Examples of PII include but are not limited to social security numbers, dates and places of birth, mothers' maiden names, biometric records.

Primary Local Security Administrator (PLSA) - An agency or financial institution/federal reserve bank user who has authorization to maintain user access to an organization, including assigning/removing user roles and assigning/removing organization hierarchy access. This user is also able to request and create users for the organization.

Processing Options - User-defined parameters for the deposit and adjustment processes.

Processing Options by OTC Endpoints Report - A business report that allows you to view processing options defined for endpoints within the organization.

Q

Queue Interface – Used by military agencies that utilize the Deployable Disbursing System (DDS) database bridge. It provides a single transaction input point, prevents data entry errors, and discrepancy between both systems.

R

Received - The agency has sent this transaction through OTCnet. No settlement has been performed for this transaction yet.

Received Date - The date the check was received by web-based OTCnet.

Rejected - A deposit that is returned by a financial institution or FRB to the Deposit Preparer to create a new deposit.

Represented - This transaction was returned with a reason code that allows for another collection attempt to be made (see Appendix Chapter of the Participant User Guides for Reason Codes). Depending on an agency's policy, the item is reprocessed in an attempt to collect the funds from the check writer. Items with this status are in-process of collection.

Retired - This transaction was unable to be collected. The agency receives an SF5515 Debit Voucher Report with a debit processed to Debit Gateway, the effective date and debit voucher number. The offset to the agency's debit is an ACH return or a paper return (Check 21) received from the check writer's financial institution. This transaction cannot be processed again through OTCnet.

Return Reason Codes - Represent the numeric codes used in the ACH and paper return processing, which specify the reason for the return of the transaction and Check 21 codes.

Return Settlement Date - The effective date of settlement of the returned check item.

Returned Item - A check that was originally part of an OTCnet deposit but returned to the financial institution for non-sufficient funds, closed account, etc.

Routing Transit Number (RTN) - (also known as **American Bankers Association (ABA) Number or Bank Routing Number**) - The nine-digit number used to identify a financial institution.

S

Save as Draft - An option that allows a Deposit Preparer to save a deposit for modification at a later date.

Save for Approval - An option that allows a Deposit Preparer to save a deposit for a Deposit Approver to submit to a financial institution.

Send Error Batch Status – Indicates the batch was transmitted and fully processed by the OTCnet server without error.

Sent Batch Status – Indicates the batch was uploaded online without error.

Separation of Duties - A concept used to ensure there are typically separate personnel with authority to authorize a transaction, process the transaction, and review the transaction.

Settle Best Method - The option that allows OTCnet to decide the best settlement method for personal and non-personal checks.

Settled - This transaction is complete and the funds have been credited to the agency's Treasury General Account. The effective date of the deposit and the SF215 Deposit Ticket Report deposit ticket number are provided.

Settlement Date - The payment date of a check item, which is when the deposit is debited from the check writer's account.

SF215 Deposit Ticket Report - The report presented to a financial institution by a U.S. government agency with checks and other payment instruments to make a manual deposit. This report is manually generated for Deposit Reporting and auto-generated for Check capture. The report is searchable for a duration of up to 45 days.

SF5515 Debit Voucher Report - The report used to debit the Treasury General Account (TGA) to decrease the amount of a deposit made to that account. This report is manually generated for Deposit Reporting and auto-generated for Check capture. The report is searchable in for a duration of up to 45 days.

Share Accounting Module (SAM) - The application that facilitates the process of validating or deriving Treasury Account Symbol (TAS) and Business Event Type Code (BETC) combinations to assist CARS/GWA in classifying financial transactions as they occur.

Short Name/Code - The user-defined text describing an organization. Short Names/Codes must be unique within an organization hierarchy.

Submit - An option that allows a Deposit Approver to submit a deposit to a financial institution.

Submitted - A deposit that is submitted and waiting deposit confirmation by a Deposit Confirmer.

Suspend - Indicates that an individual's record is set to a predetermined suspension period. During this time, OTCnet prevents an individual from processing a check through OTCnet. The individual's database record has a Trade Status of Suspend and the expiration date is set until a specific date.

T

Terminal ID - The unique number assigned to the workstation where a user performs functions in OTCnet.

Trade Status - Represents the status of the verification records. There are four 4 possible trade statuses in the system: Blocked, Denied, Suspended, and Cleared. The Trade Status D-Suspended or D-Denied is assigned to auto generated Dynamic records.

Transaction History - Defines the time range that a Deposit Confirmer will be able to view the historical deposit transactions for his or her financial institutions. For example, if the transaction history is set at 45 days, the Deposit Confirmer will be able to view all the deposits that he or she has confirmed for the past 45 days.

Treasury Account Symbol (TAS) - The receipt, expenditure, appropriation, and other fund account symbols and titles as assigned by Treasury.

U

Universal Serial Bus (USB) - A connection port on a computer that is universally compatible with many types of devices, such as printers, speakers, mouse, flash drives, etc.

US Dollar Equivalent (USE) - The deposit amount, in United States currency, which is equal to the foreign currency for which it is being exchanged.

US Treasury - The executive department and the Treasury of the United States federal government.

User Defined Field (UDF) - A user-defined text that describes deposit activity or deposit accounting activity.

User Information Report - A security report allows that you to view a user's contact information.

Users by Access Group (FI) Report - A security report that allows you to view users by financial institution.

Users by Access Group (FPA) Report - A security report that allows you to view users by OTC Endpoint.

Users by Role (FI) Report - A security report that allows you to view users by role for your financial institution.

Users by Role (FPA) Report - A security report that allows you to view users by role for your OTC Endpoint.

V

View CA$HLINK II File Status Report - An administration report that allows you to view the status of deposit report files that have been processed by CA$HLINK II or are ready for CA$HLINK II to process.

View FRB CA$HLINK File Status Report - An administration report allows you to view the status of deposit files that have been sent to FRB CA$HLINK.

View TRS File Status Report - An administration report allows you to view the status of TRS files that have been processed by Transaction Reporting System (TRS) or are ready for TRS to process.

View Vouchers Completed Report - An administration report allows you to view the status of deposit and adjustment vouchers that have completed processing through the FI System To System Interface in the past 36 hours.

View Vouchers in Progress Report - An administration report allows you to view the status of deposit and adjustment vouchers in progress.

Viewer - A user who has authorization to view OTCnet information and produce reports from it.

Voucher Date - The day that Debit Gateway receives transactions from OTCnet.

Voucher Number - The number assigned to a deposit by OTCnet.

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